

<b>Notice of Allowability</b>	Application No.	Applicant(s)	
	09/307,485	CHIN, STEPHEN	
	Examiner	Art Unit	
	Frantzy Poinvil	3628	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the Appeal Brief filed 5/13/2005.
2. ☒ The allowed claim(s) is/are 27-34.
3. ☐ The drawings filed on \_\_\_\_\_ are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

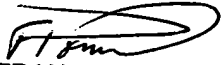
Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☒ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. ☒ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1) ☐ hereto or 2) ☒ to Paper No./Mail Date 3/28/2001.
  - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |   |  |
|---|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)                                    |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)  | 6. <input checked="" type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date <u>10/27/2005</u> . |
| 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),<br>Paper No./Mail Date <u>9/22/03 &amp; 2/24/03</u> | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment  |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material  | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance                           |
|   | 9. <input type="checkbox"/> Other _____  |

  
**FRANTZY POINVIL**  
**PRIMARY EXAMINER**  
Au 3628

## DETAILED ACTION

### *Allowable Subject Matter*

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Claims 1-26 have been canceled.

On the specification, particularly at page 6, line 31, "buyer" has been changed to - seller- .

As per claim 27, claim 27 has been replaced with

-- 27. (Presently amended) A method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than a seller or a buyer in the auction transaction, the method including the steps of:

awarding a bid to a buyer for goods to be purchased from a seller from an auction process conducted between said buyer and seller via the Internet on an Internet auction site;

contacting an Internet site for said money order system via the Internet by said buyer with a computing device after said bid is awarded to said buyer by the Internet auction site;

providing a hyper-link in the auction site to the money order system site;

transmitting information to said money order system via the Internet to purchase

said money order for a sale of said goods won during the auction process with the Internet auction site, said information including at least said buyer's identification, an identification of said seller and a financial amount for the money order, wherein;

said financial amount is related to the bid, and

at least some of said information is processed in a billing server associated with the money order system;

transmitting credit card information associated with said buyer to said money order system Internet site;

electronically processing said credit card information to make available funds needed for said purchase of said money order by said buyer in said money order system site;

printing a money order from said money order system with a money order dispensing apparatus upon receipt of said transmitted information from said buyer;

initiating physical delivery of said generated money order from the money order system to said seller, whereby the money order can be used to pay the seller for the purchase of the goods;

initiating physical delivery of said goods from said seller to buyer after said money order is printed; and

generating a message from the money order system to at least one of said buyer or seller stating that said money order has been sent to said seller.      -- .

Authorization for this examiner's amendment was given in a telephone interview with Thomas D. Franklin on 10/27/2005.

2. The Oath or Declaration submitted on May 10, 1999 appears to have an alteration, striking out the phrase of "at telephone No: (203) " without being initialed or dated, thus making the Oath or Declaration defective. A substitute Oath or Declaration is requested.

3. The following is an examiner's statement of reasons for allowance:

Electronic Clearing HSE: American Express unit orders 1,000 Electronic Banker systems from Electronic Clearing House, April 18, 1991, Dialog file 810, Accession No. 0222680.

The prior art taken alone or in combination failed to teach or suggest initiating physical delivery of a generated money order from a money order system in an auction system for payment of an item won in an auction system by a buyer as recited in independent claim 27.

Electronic Clearing HSE, taken alone or in combination failed to teach or suggest the above noted features recited in independent claim 1.


Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

*Conclusion*

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday 7:00AM-5:30PM.

The Examiner's supervisor, Sam Sough can be reached at (571) 272-6799. The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9326 for Before Final actions and (703) 872-9327 for After Final.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

  
**Frantzy Poinvil**  
**Primary Examiner**  
**Art Unit 3628**

FP  
October 31, 2005